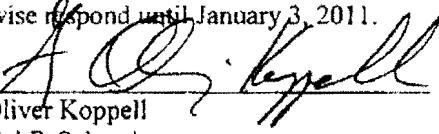


IN THE UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

GARY CRUZ, Individually and on behalf of all others similarly situated,	:	Civil Action No. 10 Civ. 8026 (PKC)
Plaintiff,	:	<b><u>STIPULATION</u></b>
v.	:	
TD BANK, NA.,	:	
Defendant.	:	

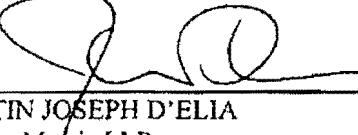
Plaintiff, Gary Cruz, by and through his attorneys, stipulates and agrees that TD Bank,  
N.A., shall have an extension of time to answer or otherwise respond until January 3, 2011.

Dated: New York, New York  
November 22, 2010

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individually and on behalf of all others*

Date: November 22, 2010

By:   
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SO ORDERED

Hon.  U.S.D.J.

12-1-10